

COMMUNITY FIRST BANCSHARES, INC.

	CPP Disbursement Date 04/03/2009	RSSD (Holding Company) 2754585	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$715	\$514	-28.1%		
Loans	\$554	\$414	-25.3%		
Construction & development	\$111	\$62	-44.1%		
Closed-end 1-4 family residential	\$146	\$130	-11.5%		
Home equity	\$11	\$5	-49.9%		
Credit card	\$2	\$1	-24.7%		
Other consumer	\$22	\$13	-39.8%		
Commercial & Industrial	\$106	\$78	-26.1%		
Commercial real estate	\$133	\$107	-19.4%		
Unused commitments	\$68	\$44	-35.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$38	\$31	-20.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$47	\$24	-49.1%		
Cash & balances due	\$34	\$5	-84.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$645	\$455	-29.4%		
Deposits	\$585	\$400	-31.6%		
Total other borrowings	\$53	\$53	-0.2%		
FHLB advances	\$53	\$53	-0.2%		
Equity					
Equity capital at quarter end	\$70	\$59	-15.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	8.0%	9.1%	--		
Tier 1 risk based capital ratio	10.1%	12.7%	--		
Total risk based capital ratio	11.3%	13.9%	--		
Return on equity ¹	1.0%	-65.7%	--		
Return on assets ¹	0.1%	-7.5%	--		
Net interest margin ¹	3.9%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	74.3%	26.9%	--		
Loss provision to net charge-offs (qtr)	152.5%	66.8%	--		
Net charge-offs to average loans and leases ¹	1.1%	5.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	3.5%	8.4%	0.3%	4.4%	--
Closed-end 1-4 family residential	2.9%	4.2%	0.5%	0.6%	--
Home equity	0.0%	0.0%	0.6%	0.0%	--
Credit card	0.0%	0.0%	2.3%	9.9%	--
Other consumer	0.3%	0.7%	0.3%	0.1%	--
Commercial & Industrial	1.3%	4.9%	0.2%	0.7%	--
Commercial real estate	0.4%	14.9%	0.0%	0.0%	--
Total loans	1.8%	7.6%	0.3%	1.4%	--